

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Luis Vicente Burgos</b>       | Social Security number or ITIN | xxx-xx-1973 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>17-35354-CMG</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis Vicente Burgos

10/11/23

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Luis Vicente Burgos  
Debtor

Case No. 17-35354-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 11, 2023

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Luis Vicente Burgos, 146 Porter Avenue, Bergenfield, NJ 07621-3218  |
| acc       | ++ BEDERSON LLP, 347 MT PLEASANT AVENUE SUITE 200, WEST ORANGE NJ 07052-2749 address filed with court:, Bederson, LLP, 100 Passaic Avenue, Suite 310, Fairfield, NJ 07004 |
| r         | + Raritan Bay Realty, 1314 Englishtown Rd, Old Bridge, NJ 08857-1580  |
| 517234579 | + Chase Card/ Line of Credit, PO Box 15298, Wilmington, DE 19850-5298   |
| 517742232 | + Michael Burgos, 130 Seaman Ave., Beachwood, NJ 08722-2818   |
| 517868883 | + Straffi & Straffi LLC, 670 Commons Way, Toms River, NJ 08755-6431   |
| 517234582 | + Universal CD CBNA ATT, PO Box 6241, Sioux Falls, SD 57117-6241  |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Oct 11 2023 21:07:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Oct 11 2023 21:07:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517234577 | + EDI: BANKAMER.COM                        | Oct 12 2023 00:57:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238   |
| 517625248 | + EDI: BANKAMER2.COM                       | Oct 12 2023 00:57:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 517513572 | EDI: CAPITALONE.COM                        | Oct 12 2023 00:57:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 517234578 | + EDI: CAPITALONE.COM                      | Oct 12 2023 00:57:00 | Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281  |
| 517234576 | + EDI: AISMIDFIRST                         | Oct 12 2023 00:57:00 | Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959  |
| 517743027 | + EDI: AISMIDFIRST                         | Oct 12 2023 00:57:00 | Midland Mortgage Co, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051   |
| 517635785 | EDI: PRA.COM                               | Oct 12 2023 00:57:00 | Portfolio Recovery Associates, LLC, c/o BP, POB 41067, Norfolk VA 23541  |
| 517234580 | + EDI: CITICORP.COM                        | Oct 12 2023 00:57:00 | Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282  |
| 517261726 | + EDI: RMSC.COM                            | Oct 12 2023 00:57:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517234581 | + EDI: CITICORP.COM                        | Oct 12 2023 00:57:00 | The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  |

District/off: 0312-3

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Albert Russo        | on behalf of Trustee Albert Russo docs@russotrustee.com   |
| Albert Russo        | docs@russotrustee.com   |
| Brian W. Hofmeister | on behalf of Creditor Michael Burgos bwh@hofmeisterfirm.com j119@ecfcbis.com  |
| Daniel E Straffi    | on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com                                    |
| Daniel E. Straffi   | on behalf of Trustee Daniel E. Straffi bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com                        |
| Denise E. Carlon    | on behalf of Creditor MIDFIRST BANK. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Justin M Gillman    | on behalf of Debtor Luis Vicente Burgos ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4ef5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 8